CLAIMS

What we claim is:

1. A system for remotely and automatically managing group based

investment allocation comprising:

a) a first computer system, wherein said first computer system

   can automatically connect to other financial institution's

   computer systems and execute financial trades on said other

   financial institution's computer systems, and receive account

   trading status reports back from said other financial

   institution's computer systems;

b) a second computer system, connected to said first computer

   system, wherein managers of investment accounts can enter

   instructions and receive status reports on the status of the

   investments making up the investment group from said

   financial institution's computers through said first computer

   system and then through said second computer system;

1 c) wherein said managers of said investment accounts can define,

2   on said second computer system, groups of multiple

3   investments, on which said manager desires to execute a set

4   of trade instructions;

5 d) wherein, said set of trade instructions, from said second

6   computer, concerning each of said managers of said investment

7   accounts defined group of investment, is received by said

8   first computer system;

9 e) wherein, said first computer system automatically organizes

10   said same set of trade instructions for a group of investment

11   accounts into separate instructions for each individual

12   investment account and transmits said instructions to said

13   financial institution's computer system for each said

14   individual investment account;

15 f) wherein, said financial institutions computer system responds

16   back to said first computer system with the results of each

17   individual trade; and,

18 g) wherein said first computer system recompiles said

19   information from each individual trade into said user defined

20   group and forwards said information to said second computer

21   system, wherein said managers can view said results on an

22   individual account or on a group account basis.

2. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, further comprising definable trading day cut off times for each investment.

3. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said managers of said investment accounts can, through said second computer system, automatically execute a target account re-allocation.

4. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said managers of said investment accounts can, through said second computer system, automatically execute a target account transfer of all money from one or more investments and distribute it amongst one or more other investments by target percentages.

5. A system for remotely and automatically managing group based investment allocation, as recited in claim 1, wherein said managers of said investment accounts can, through said second

1 computer system, automatically execute regular, pre-timed target

2 account transfer of all money from one or more investments and

3 distribute it amongst one or more other investments by target

4 percentages.

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6 6. A system for remotely and automatically managing group based

7 investment allocation, as recited in claim 1, wherein said

8 managers of said investment accounts can, through said second

9 computer system, modify, cancel or adjust multiple investments

10 at one time.

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12 7. A system for remotely and automatically managing group based

13 investment allocation, as recited in claim 1, wherein said

14 managers of said investments can, through said second computer

15 system, automatically prepare client status reports for a group

16 of contracts, with details on each individual contract.

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18 8. A system for remotely and automatically managing group based

19 investment allocation, as recited in claim 1, wherein said

20 managers of said investment accounts can, through said second

21 computer system, automatically conduct multiple transactions on

1 individual accounts within groups of accounts without human

2 intervention.

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4 9. A system for remotely and automatically managing group based

5 investment allocation, as recited in claim 1, wherein each

6 transaction is automatically checked to ensure that contracts in

7 a group have at least one financial position in common for

8 trades.

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12 10. A system for remotely and automatically managing group based

13 investment allocation, as recited in claim 1, wherein each

13 transaction is automatically checked to ensure that individual

14 contracts do not have outstanding trades placed on them that

15 would negatively impact the trade for that group.

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17 11. A system for remotely and automatically managing group based

18 investment allocation, as recited in claim 1, wherein said

19 managers of said investment accounts can, through said second

20 computer system, form ad-hoc groups of contracts.

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1   12. A system for remotely and automatically managing group based

2   investment allocation, as recited in claim 1, wherein said

3   managers of said investment accounts can, through said second

4   computer system, form standing groups of contracts.

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6   13. A system for remotely and automatically managing group based

7   investment allocation, as recited in claim 1, wherein said

8   managers of said investment accounts can, through said second

9   computer system, automatically cancel or modify transactions on

10   individual accounts within groups of accounts before trade cut

11   off time.

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13   14. A system for remotely and automatically managing group based

14   investment allocation, as recited in claim 1, wherein said first

15   computer system and said second computer system are physically

16   one computer system.

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18   15. A system for remotely and automatically managing group based

19   investment allocation, as recited in claim 1, wherein said first

20   computer system and said second computer system are computer

21   systems in a server and client relationship, respectively.

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1   16. A system for remotely and automatically managing group based

2   investment allocation, as recited in claim 1, wherein the

3   financial group investment is in the form of mutual funds.

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5   17. A system for remotely and automatically managing group based

6   investment allocation, as recited in claim 1, wherein the

7   financial group investment is in the form of annuities.

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9   18. A system for remotely and automatically managing group based

10 investment allocation, as recited in claim 1, wherein the

11 financial group investment is in the form of insurance.

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13 19. A system for remotely and automatically managing group based

14 investment allocation, as recited in claim 1, wherein said first

15 computer system and said second computer system are physically

16 multiple separate computer systems.